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CLAIMS

What is claimed is:

- 10 1. A method for defining relationships between accounts and a group to facilitate group processing while maintaining independent processing of the accounts, wherein the group includes a first account corresponding to a first product and a second account corresponding to a second product, comprising the steps of:
 - 15 providing parameters that correspond to group processing options;
 defining a first relationship between the first account and the group by selecting values for the parameters to define a first set of group processing options; and
 - 20 defining a second relationship between the second account and the group by selecting values for the parameters to define a second set of group processing options that is independent of the first set of group processing options.
- 25 2. The method of Claim 1, further comprising the steps of:
 - grouping the first set of group processing options together;
and
 - labeling the first set of group processing options as a
 - 30 dependent strategy.
3. The method of Claim 2, further comprising the step of:
 - maintaining a strategy history for the dependent strategy,
 - 35 wherein the strategy history includes any changes in the group processing options associated with the strategy.
4. The method of Claim 1, further comprising the step of:
 - 40 modifying the first relationship by modifying the first set of group processing options while maintaining the second relationship.

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5. The method of Claim 1, wherein the parameters include an authorization option.

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6. The method of Claim 1, wherein the parameters identify a liable party.

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7. The method of Claim 1, wherein the parameters include a cardholder communication option.

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8. The method of Claim 1, wherein the parameters include a reward pooling option.

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9. The method of Claim 1, wherein a primary owner is associated with the group and a first cardholder is associated with the first account, comprising the step of:

modifying ownership of the group so that the first cardholder is a new primary owner by changing a relationship parameter value for the first account from dependent to key.

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10. The method of Claim 1, further comprising the step of:

maintaining account history for the accounts in the group, wherein the account history for each account includes any changes in the group processing options associated with the account and any changes in the account's membership in the group.

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11. A method for creating a dependent strategy to customize a relationship between a dependent account and a group, comprising the steps of:

10 selecting a set of parameters from a plurality of parameters;
defining values for the set of parameters to define group processing options;

labeling the set of parameters and the values for the set of parameters as the dependent strategy; and

15 associating the dependent strategy with the dependent account to customize the relationship between the dependent account and the group.

20 12. The method of Claim 11, further comprising the step of:
modifying the dependent strategy by:

selecting a parameter from the set of parameters; and
modifying the value of the selected parameter.

25 13. The method of Claim 11, wherein the dependent strategy is associated with a plurality of dependent accounts that are associated with a plurality of groups, further comprising the steps of:

30 modifying the dependent strategy by:
selecting a parameter from the set of parameters; and
modifying the value for the selected parameter so that the relationships between the dependent accounts associated with the dependent strategy and the groups are modified.

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14. The method of Claim 11, further comprising the step of:
defining a second set of values for the set of parameters;
labeling the set of parameters and the second set of values as
a second dependent strategy; and

10 associating the second dependent strategy with a second
dependent account to customize the relationship between the second
dependent account and the group.

15 15. The method of Claim 14, further comprising the steps of:
changing the relationship between the dependent account and
the group by:

20 associating the second dependent strategy with the dependent
account to change the relationship between the dependent account and the
group while maintaining the relationship between the second dependent
account and the group.

5 16. A method for defining relationships between accounts in a group to facilitate group level processing while maintaining independent processing of the accounts, comprising the steps of:

 providing a plurality of dependent strategies, each dependent strategy defining a customized relationship to the group;

10 associating a first dependent strategy with a first account to define the relationship between the first account and the group; and

 associating a second dependent strategy with a second account to define the relationship between the second account and the group.

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 17. The method of Claim 16, further comprising the steps of:

 changing the relationship between the first account and the group by associating a different dependent strategy with the first account
20 so that the relationship between the first account and the group is changed while maintaining the relationship between the second account and the group.

25 18. The method of Claim 16, wherein a primary owner is associated with the group, and wherein the first dependent strategy specifies that a first cardholder associated with the first account is jointly liable for the group.

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19. A method for maturing a dependent account that is a member of a group into a key account for a second group, comprising the steps of:

10 selecting the dependent account; and
 modifying a relationship parameter that defines the dependent account's relationship to the group from dependent to key, so that the dependent account is matured into the key account for the second group and a dependent cardholder associated with the dependent account is matured into a primary owner of the second group.

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20. The method of Claim 19, further comprising the step of:
 maintaining account history for the dependent account by associating the account history with the key account for the second group.

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21. The method of Claim 19, wherein the group includes a plurality of dependent accounts, further comprising the steps of:

25 selecting a set of dependent accounts;
 moving the set of dependent accounts to the second group;
and
 maintaining account histories for the set of dependent accounts.

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22. A method for maturing a dependent account into a key account for a group, the group including the dependent account and an original key account that corresponds to an original primary owner, comprising the steps of:

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selecting the dependent account;

modifying a relationship parameter that defines the dependent account's relationship to the group from dependent to key, so that the dependent account is matured into the key account and a dependent cardholder associated with the dependent account is matured into a primary owner of the group; and

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modifying a relationship parameter that defines the original key account's relationship to the group from key to dependent, so that the original key account is changed to a second dependent account and the original primary owner is changed to a second dependent cardholder.

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